

New Life Church Catford

Report and Accounts

Year ended 31 August 2025

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

NEW LIFE CHURCH CATFORD
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 AUGUST 2025

ADDRESS FOR CORRESPONDENCE	128 City Road London EC1V 2NX
GOVERNING DOCUMENT	CIO Constitution dated September 2019 as amended July 2021.
CHARITY REGISTRATION NUMBER	1185368
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Aderemi Adedire Pauline Anderson (appointed May 2024) Bea Thombs Guy Troup
BANKERS	CAF Bank Ltd
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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NEW LIFE CHURCH CATFORD
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 AUGUST 2025

Objects of the charity

The charity, which is a church, is governed by a constitution and is constituted as a charitable incorporated organisation. The charity's principal objects, as set out in its governing document, are:

a) For the public benefit to advance the Christian faith in accordance with the Statement of Faith through activities in South East London, and from time to time in other parts of the United Kingdom and the world as the charity trustees may think fit; and

b) such other charitable purposes as shall, in the opinion of the charity trustees, put into practice the Christian faith in accordance with the Statement of Faith, including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age infirmity or disability, financial hardship or social circumstances with the object of improving their conditions of life;

provided that the advancement of such purposes must be undertaken in a manner that is consistent with the Doctrinal Distinctives and Ethical Statements as may be adopted and amended by the Church from time to time in accordance with the provisions of the Church Handbook.

Summary of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements were as per pages 3 to 6.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Financial review

During the year income increased by £32,300, to £65,840, and expenditure increased by £11,300, to £61,090. As a result the cash held by the charity increased by £4,750, to £23,080, of which £14,640 is unrestricted and can be used for any charitable purpose.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £24,500 (which equates to about 3 months of budgeted expenditure) so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £14,640 and the trustees are aiming to comply with the policy with additional fundraising in the new financial year.

Governance

Responsibility for setting policy and for making operating decisions rest with the trustees who meet regularly to monitor the activities of the charity. Responsibility for the day to day operation of the charity has been delegated to the elders supported by the Ministry Team and Administrator. New trustees are recruited and appointed by a majority vote of the Ministry Team.



TRUSTEE REPORT

2024/2025

Sunday Worship

We at New Life Church Catford (NLCC) have continued to meet regularly for Christian worship on Sundays at Athelney Primary School in Bellingham SE6, a venue that has continued to meet our needs. The format has remained the same as in previous years with everyone gathering initially before the children leave to be taught lessons from the Bible using age-appropriate materials. The main service consists of teachings from the Bible, worship through song and praying. Once a month, the Lord's Supper is celebrated.

Regular Sunday attendees have increased over the last year, averaging 30 adults and 20 school-aged children each week.

Fellowship Group & Prayer Driven

Fellowship Group continues to meet on Wednesday evenings in church members' homes, averaging 8-12 people each week, with an additional women's online group meeting on Tuesdays. We now have 3 women leading the online Bible studies, rather than 1 from the previous year. In 2024/25 we worked through the book of Acts from Chapter 13 concluding a two-year deep dive into book.

We continued to have our Prayer Driven meeting instead of Fellowship Group on the first Wednesday of each month where praying is our priority. Focus is concentrated on our mission partners, our local area, the global church as well as NLCC itself. Member updates are also given at these meetings.



New Life Kids & Creche

New Life Kids (NLK) and Creche ministries continued to flourish at NLCC. We had at least 14 families who regularly attend NLCC, with an average of 15-20 children being taught or looked after each Sunday. This is a slight increase in numbers compared to the previous year.

There is a great team of volunteers who teach, lead, and help the children. All Leaders have been DBS checked and regularly trained to maintain retention and improve recruitment of more volunteers. Due to the increase in both in number of children and children getting older, from September 2025 there will be 3 groups as part of Children's Ministry: Adventurers (KS2), Explorers (EY & KS1) and Creche.

In NLK we continue to use the Mustard Seeds teaching resource, and occasionally Faith in Kids.

In 2024/5 we taught the children from the book of Judges, Ruth and Samuel, covering the life of King David. We did "A Prophetic Christmas" looking at how Jesus's birth/the Christmas Story fulfils the Old Testament. We taught the children about the King of God's Kingdom from the book of Mark.

During August, NLK and Creche were paused to provide our leaders and helpers with a much-needed break. Instead, an optional space for young children and parents in the dining hall was provided, and the sermon relayed into this hall for the parents to listen to.

NLK & Creche continues to be overseen by an Elder of the Church and is coordinated by a Church Deacon.

Men's Ministry

Over the last twelve months the men's ministry has been fruitful, with regular meetings scheduled into the calendar. Once every month the men gather for corporate prayer or hold an activity to help build fellowship with another. The plan is to continue with these foundations for the upcoming year.

Women's Ministry

Women's ministry continues to flourish, making space to build relationships with existing members and regulars as well as new visitors. Two women-only events were held over the year focusing on navigating everyday issues within a biblical context. We've been actively encouraging members to consider taking Cornhill courses to step into leadership roles and encourage personal growth.

Evangelism/Outreach

Evangelism continues to be a priority at NLCC with our evangelistic endeavours doing consistently well throughout the year. London City Mission (LCM) agreed to continue partnering with us for another year while we continue build a core team of in-house evangelists.

Thursday morning door-knocking continues to bear fruit with weekly visitors to our Sunday services averaging 1 or 2 a week. The teams that go out in the Bellingham estate consist of New Lifers, LCM members and others from local churches sharing the same mission. There have been a few people who have and continue to attend our Sunday services regularly because of door-knocking.

We've continued to evangelise once a month in Catford's town centre, with a group of 6-10 New Lifers engaging the locals with Gospel conversations, music and "visuals". This has also resulted in visitors to NLCC on Sunday.

Fundraising

Our "soft" fundraising efforts in 2024/25 resulted in an increase in gifting by members and regular attendees, as well as donations from other local churches and individuals who have heard about the work we're doing in Bellingham, Catford. We were able to boost our reserves and continue operating in the area.

We received funds specifically for leadership training and for the engagement for a 3-year contracted employee to work alongside and support the Elders.

As costs continue to rise, we plan to continue fundraising, focusing our efforts on securing support for our one staff Elder.

Responsibilities of trustees

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:

Guy Troup

Date: _____

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
NEW LIFE CHURCH CATFORD

I report to the trustees on my examination of the accounts of New Life Church Catford ('the charity') for the year ended 31 August 2025 on pages 8 to 11 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Jaimée Young
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date:

NEW LIFE CHURCH CATFORD
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 AUGUST 2025

	Notes	Unrestricted Funds		Restricted Funds	2025	2024
		General Funds	Designated Funds			
		£	£	£	£	£
Income receipts						
Donations and grants	6	44,311	-	15,076	59,387	28,908
Gift aid receipts		4,894	-	-	4,894	2,524
Weekend away		1,515	-	-	1,515	2,000
Charitable activities		-	-	-	-	50
Interest		48	-	-	48	63
Total receipts		<u>50,768</u>	<u>-</u>	<u>15,076</u>	<u>65,844</u>	<u>33,544</u>
Payments						
Payments in relation to charitable activities undertaken directly	2	53,863	-	6,730	60,593	49,416
Grants paid in relation to charitable activities undertaken by others	3	500	-	-	500	375
Total payments		<u>54,363</u>	<u>-</u>	<u>6,730</u>	<u>61,093</u>	<u>49,791</u>
Net of receipts / (payments) before		(3,594)	-	8,346	4,752	(16,247)
Transfers between funds	6	-	-	-	-	-
Net movement in funds		<u>(3,594)</u>	<u>-</u>	<u>8,346</u>	<u>4,752</u>	<u>(16,247)</u>
Cash funds as at last year end		18,231	-	100	18,331	34,578
Cash funds at this year end	A	<u>14,637</u>	<u>-</u>	<u>8,446</u>	<u>23,083</u>	<u>18,331</u>

The notes on pages 10 - 11 form part of these accounts.

NEW LIFE CHURCH CATFORD
STATEMENT OF ASSETS AND LIABILITIES
AS AT THE YEAR ENDED 31 AUGUST 2025

	Notes	<u>Unrestricted Funds</u>		Restricted funds	2025	2024
		General funds	Designated funds			
		£	£	£	£	£
A Cash funds						
Cash at bank with immediate access		14,637	-	8,446	23,083	18,331
		<u>14,637</u>	<u>-</u>	<u>8,446</u>	<u>23,083</u>	<u>18,331</u>
B Other monetary assets						
Gift aid due to charity		5,739	-	2,519	8,258	4,823
		<u>5,739</u>	<u>-</u>	<u>2,519</u>	<u>8,258</u>	<u>4,823</u>
C Liabilities						
Falling due within one year						
Pension due		147	-	-	147	147
Fee for Independent Examination		1,080	-	-	1,080	912
		<u>1,227</u>	<u>-</u>	<u>-</u>	<u>1,227</u>	<u>1,059</u>
D Assets retained for charity's own use						
				Fund to which asset belongs	Value 2025	Value 2024
					£	£
Equipment				General	2,000	2,000
					<u>2,000</u>	<u>2,000</u>

The trustees have used insurance values for contents and equipment as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

E Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the trustees and signed on their behalf by:

Guy Troup

Date: _____

The notes on pages 10 - 11 form part of these accounts.

NEW LIFE CHURCH CATFORD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2025

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

		Unrestricted Funds		Restricted Funds	2025	2024
		General funds	Designated funds			
		£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly						
Employment costs	Note 4	32,887	-	-	32,887	32,827
Rent		11,600	-	-	11,600	9,600
Repairs, maintenance and equipment		1,454	-	-	1,454	1,707
Outreach and other ministries	Note 6	2,578	-	6,730	9,308	2,270
Insurance		215	-	-	215	215
Weekend away		3,031	-	-	3,031	495
Governance and legal fees		1,428	-	-	1,428	1,404
Administration and support costs		552	-	-	552	897
Other costs		117	-	-	117	-
		<u>53,863</u>	<u>-</u>	<u>6,730</u>	<u>60,593</u>	<u>49,416</u>

3 Grants paid in relation to charitable activities undertaken by others

Grants for:					
Organisations	500	-	-	500	375
Individuals	-	-	-	-	-
	<u>500</u>	<u>-</u>	<u>-</u>	<u>500</u>	<u>375</u>

4 Transactions with related parties

Aderemi Adedire, a trustee, served as a church leader and was paid £32,300 [2024: £32,300] for serving in that capacity, not for serving as a trustee; these payments are permitted by the charity's governing document, and include employer pension contributions.

No other payments were made to trustees or persons related to them, except for reimbursement of expenses paid out on behalf of the charity.

NEW LIFE CHURCH CATFORD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2025

5 Acting as agent

During the year, the charity received money on behalf of Ashburnham Christian Trust for the church weekend away which related to specific places paid for by attendees. This income was received as agent; the receipts totalling £4,452 [2024: £3,713], and the subsequent payments, are excluded from the Receipts and Payments account.

6 Movement of funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	18,231	50,768	(54,363)	-	14,637
Restricted funds					
Leadership / Cornhill training	-	15,076	(6,730)	-	8,346
Hardship fund	100	-	-	-	100
	<u>100</u>	<u>15,076</u>	<u>(6,730)</u>	<u>-</u>	<u>8,446</u>
Total funds	<u>18,331</u>	<u>65,844</u>	<u>(61,093)</u>	<u>-</u>	<u>23,083</u>

The Leadership / Cornhill training fund relates to donations given specifically for equipping members to improve their handling of the bible, lead small bible study groups and to preach.

The Hardship fund is to provide immediate help to members and regular attendees (and those outside the church on a case by case basis) who may find themselves unable to afford food or pay an essential bill. Approval is required from an Elder and the Treasurer.